

Winter 2016

Federal Government as Your Partner: What Advocates Should Know about Federal Resources for Veterans' Legal Aid

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Recommended Citation

Yang-Green, Allie and Lash, Karen (2016) "Federal Government as Your Partner: What Advocates Should Know about Federal Resources for Veterans' Legal Aid," *South Carolina Law Review*. Vol. 68 : Iss. 2 , Article 3.

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FEDERAL GOVERNMENT AS YOUR PARTNER:

**WHAT ADVOCATES SHOULD KNOW ABOUT FEDERAL RESOURCES FOR
VETERANS' LEGAL AID**

Allie Yang-Green & Karen Lash*

I.	INTRODUCTION.....	209
	<i>A. Veterans and Their Civil Legal Needs</i>	210
	<i>B. White House Legal Aid Interagency Roundtable</i>	211
II.	FEDERAL EFFORTS TO MEET VETERANS' AND THEIR FAMILIES' CIVIL LEGAL NEEDS	213
	<i>A. Housing</i>	214
	<i>B. Employment assistance</i>	217
	<i>C. Healthcare</i>	218
	<i>D. Consumer protection</i>	220
	<i>E. Benefits assistance</i>	222
III.	CONCLUSION	222

I. INTRODUCTION

Many federal programs and legal aid organizations have a shared goal: to meet the core needs of the nation's veterans and their families, such as housing, jobs, healthcare, and consumer protection. The federal government's commitment to support veterans is evident in its policy initiatives, informational resources, and funding opportunities for community programs that serve veterans. In recent years, a growing number of programs serving veterans incorporate civil legal aid based on the recognition that many of the challenges that veterans face have legal solutions.

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This Article provides an overview of federal programs and resources that support legal aid to veterans and their families in need and the role of the White House Legal Aid Interagency Roundtable¹ in supporting those programs. By understanding the range and depth of federal resources available to help their clients, advocates can better find tools for advising veterans and opportunities to partner with federally funded programs. We hope greater awareness of federal agencies' resources and on-going efforts will facilitate a deeper connection and collaborative relationship between federal agencies and legal aid and other advocates so that together we can better meet our shared goal of serving those who served our country.

A. Veterans and Their Civil Legal Needs

Many of the more than 21,000,000 American veterans face serious challenges, including unemployment, chronic health problems, and homelessness.² On a single night in January 2016, nearly 40,000 veterans experienced homelessness.³ Veterans face a housing crisis for many reasons, such as poverty, lack of support from family or friends, or substance use disorders or mental health conditions that may have developed or worsened as a result of trauma they experienced while serving. Many of our veterans need access to physical and behavioral health services, critical income supports, and, especially, job opportunities.

The Department of Veterans Affairs (VA) and other federal agencies coordinate their resources to assist veterans and their families in need. A growing number of these programs include legal aid because legal aid is often necessary to meet veterans' essential and otherwise unmet needs. In an effort to accurately identify the needs of homeless veterans, the VA has conducted a survey of veterans, VA staff, and community participants annually since 1994, as part of "Community Homelessness Assessment, Local Education and Networking Groups for Veterans," commonly referred to as Project CHALENG.⁴ Over the years, the CHALENG survey consistently showed several legal issues in the list of the top unmet needs of

1. Portions of this Article come from the U.S. DEP'T OF JUSTICE, EXPANDING ACCESS TO JUSTICE, STRENGTHENING FEDERAL PROGRAMS: FIRST ANNUAL REPORT OF THE WHITE HOUSE LEGAL AID INTERAGENCY ROUNDTABLE (Nov. 2016).

2. U.S. DEP'T OF JUSTICE'S OFFICE FOR ACCESS TO JUSTICE, CIVIL LEGAL AID SUPPORTS FEDERAL EFFORTS TO HELP VETERANS AND SERVICEMEMBERS 1 (Jan. 2016).

3. U.S. DEP'T OF HOUSING AND URBAN DEV., 2016 ANNUAL HOMELESS ASSESSMENT REPORT TO CONGRESS, PART 1: POINT-IN-TIME ESTIMATES OF HOMELESSNESS 4 (Nov. 2016).

4. U.S. DEP'T OF VETERANS AFFAIRS, COMMUNITY HOMELESSNESS ASSESSMENT, LOCAL EDUCATION AND NETWORKING GROUPS (June 2016).

homeless veterans. According to the most recent survey, five of the top ten unmet needs involved legal assistance: eviction/foreclosure prevention, child support issues, outstanding warrants/fines, discharge upgrades, and restoring a driver's license.⁵ Several of the other top ten unmet needs also have legal components, including family reconciliation assistance, credit counseling, and government benefits.⁶ These findings assisted the VA in developing new services for veterans, including the Supportive Services for Veteran Families program, which allows funding for legal aid and is discussed below.⁷

Legal aid for veterans generally includes free legal assistance for civil legal problems like veterans' benefits, foreclosure, eviction, unemployment, consumer debt, domestic violence, and other family law matters. Legal aid includes direct services by legal aid attorneys and pro bono volunteers who provide representation in court or administrative proceedings or advice to help identify legal issues and develop possible solutions. Legal aid also includes self-help resources and community education delivered through court-based self-help centers, workshops, telephone help lines, online information and chat tools, and downloadable court forms.

Most relevant to veterans, through representation, counseling, and education, legal aid helps prevent evictions and home foreclosures. For child support issues, legal aid helps negotiate child support orders based on actual ability to pay, increasing the reliability of payments. Additionally, legal aid helps veterans navigate outstanding warrants, consumer debt, and court fines and fees, and can help restore a revoked or suspended driver's license, which is often necessary to find and retain a job. Veterans who need help securing government benefits can receive assistance from legal aid, ensuring that applications are completed correctly and, if a veteran's benefits are erroneously terminated, help reinstate the benefits by working with the agency or representing the veteran in administrative proceedings.⁸

B. White House Legal Aid Interagency Roundtable

Recognizing the power of legal aid, a number of federal agencies have worked together since 2012 to integrate legal aid into myriad federal programs, policies, and initiatives. This effort is coordinated through the White House Legal Aid Interagency Roundtable, an initiative launched and

5. *Id.* at 5.

6. *Id.*

7. *Id.* at 1.

8. See U.S. DEP'T OF JUSTICE, WH-LAIR CASE STUDIES (Feb. 2016) (providing the story of "Clyde," who received such legal assistance, ultimately saving "Clyde" from eviction).

staffed by the U.S. Department of Justice's Office for Access to Justice, an office created in 2010 to help spearhead national efforts to improve the civil and criminal justice systems for low-income and underserved populations. The roundtable became a White House initiative in 2015 (therefore referred to as the White House Legal Aid Interagency Roundtable or WH-LAIR) when President Barack Obama signed a Presidential Memorandum formally establishing it and expanding its members to twenty-two federal agencies.⁹ WH-LAIR's mandate also grew to include developing policy recommendations to improve access to justice and to advance relevant evidence-based research, data collection, and analysis of civil legal aid and indigent defense.¹⁰

For the past four years, WH-LAIR has engaged federal grantees, legal aid providers, and federal agency staff to raise awareness about how legal aid advances federal priorities, especially those involving low-income and underserved populations. WH-LAIR agencies have made many notable advances. They clarified the scope of dozens of federal grant programs involving health care, domestic violence, citizenship, homelessness, reentry, and more to include the provision of legal aid when doing so furthers program goals. WH-LAIR agencies developed new training and technical assistance programs for grantees and legal aid providers to assist their collaboration and build legal aid providers' capacity. Additionally, WH-LAIR agencies generated new research about the impact of civil legal aid and convened a research workshop of researchers and legal aid providers.¹¹

9. WH-LAIR's member agencies include: Administrative Conference of the United States, U.S. Agency for International Development, Consumer Financial Protection Bureau, Corporation for National and Community Service, U.S. Department of Agriculture, U.S. Department of Education, U.S. Department of Health and Human Services, U.S. Department of Homeland Security, U.S. Department of Housing and Urban Development, U.S. Department of the Interior, U.S. Department of Justice, U.S. Department of Labor, U.S. Department of State, U.S. Department of the Treasury, U.S. Department of Veterans Affairs, Equal Employment Opportunity Commission, Federal Communications Commission, Federal Trade Commission, Legal Services Corporation, National Science Foundation, Office of Management and Budget, and Social Security Administration. *See, e.g.*, U.S. DEP'T OF JUSTICE, WHITE HOUSE LEGAL AID INTERAGENCY ROUNDTABLE, <https://www.justice.gov/lair> (last visited Nov. 28, 2016) (describing the twenty-two participating federal agencies WH-LAIR brings together).

10. *See* Memorandum from President Obama to the Heads of Executive Departments and Agencies (Sept. 24, 2015), <https://www.justice.gov/lair/presidential-memorandum>; Lisa Foster, *Establishing the White House Legal Aid Interagency Roundtable*, U.S. DEP'T OF JUSTICE (Sept. 28, 2015), <https://www.justice.gov/opa/blog/establishing-white-house-legal-aid-interagency-roundtable>.

11. *See* U.S. DEP'T OF JUSTICE'S NAT'L INST. FOR JUSTICE AND OFFICE FOR ACCESS TO JUSTICE WITH THE NAT'L SCIENCE FOUND., WHITE HOUSE LEGAL AID INTERAGENCY ROUNDTABLE: CIVIL LEGAL AID RESEARCH WORKSHOP REPORT 3 (2016) ("The workshop

WH-LAIR launched the WH-LAIR website and Toolkit, online resources that provide information about civil legal aid as well as federal funding opportunities and other resources, and also published *Expanding Access to Justice, Strengthening Federal Programs: First Annual Report of the White House Legal Aid Interagency Roundtable*.¹²

WH-LAIR works with federal agencies to identify those programs that can be more effective by incorporating legal aid among the services that they offer to veterans and servicemembers and increase collaboration and sharing of best practices.

II. FEDERAL EFFORTS TO MEET VETERANS' AND THEIR FAMILIES' CIVIL LEGAL NEEDS

This section identifies those federal policies and programs that serve veterans in need and incorporate legal aid in some manner. While the VA administers the majority of these programs, other agencies such as the Department of Health and Human Services (HHS), the Department of Labor (DOL), the Department of Justice (DOJ), the Federal Trade Commission (FTC), and the Consumer Finance Protection Bureau (CFPB) provide related and complementary services to veterans.

Many of these programs fund supportive services, such as case management and counseling through primary grantees, which typically are nonprofit organizations (community or social service providers) or state and local governments. In order to maximize the effectiveness of these programs, an increasing number of federal agencies are clarifying the program scope to incorporate legal aid into the program activity where doing so makes the program more effective. That can be achieved by explicitly allowing primary grantees to use program funds for legal services provided to their clients or allowing legal aid organizations to apply to be a grant recipient. Some federal programs also provide training to primary grantees to raise awareness about legal aid as a useful tool to achieve program goals and to provide practical tips on how to collaborate with local legal aid providers.

brought together an Expert Working Group (EWG) of approximately 40 domestic and international researchers and practitioners to discuss the existing literature and research gaps concerning civil legal aid and its intersection with public safety and criminal justice.”).

12. This report is available at U.S. DEP'T OF JUSTICE, WHITE HOUSE LEGAL AID INTERAGENCY ROUNDTABLE, <https://www.justice.gov/lair/annualreport> (last visited Dec. 19, 2016); See also U.S. DEP'T OF JUSTICE, WHITE HOUSE LEGAL AID INTERAGENCY ROUNDTABLE TOOLKIT, <https://www.justice.gov/lair/toolkit> (last visited Nov. 28, 2016).

Enforcement agencies—federal agencies with statutory authority to enforce specific U.S. laws—such as the FTC, CFPB, and DOJ, support civil legal aid for veterans through creating online resources explaining relevant laws and legal rights and engaging in targeted outreach, leveraging existing efforts by legal aid providers.

In addition, many low-income veterans and their families receive a wide array of civil legal help from programs funded by the Legal Services Corporation (LSC), a federally-funded, independent nonprofit organization. LSC is the largest funder of civil legal aid for low-income Americans and distributes its Congressional appropriation to 134 independent nonprofit legal aid organizations in every state and territory with more than 800 offices.¹³ These LSC-funded legal aid organizations counsel and represent eligible veterans in family law, housing, benefits, employment and other civil matters. LSC's Pro Bono Innovation Fund¹⁴ and Technology Initiative Grant Program¹⁵ have included veterans-specific projects, such as developing www.StatesideLegal.org, a website devoted to help veterans access information. The website was developed to explain legal and military terms in a straightforward way, and it includes videos and interactive forms. In sum, LSC is a major source of legal help for low-income veterans and their families, and many LSC-funded legal aid organizations partner with other federal grantees to help those programs serve low-income veterans more effectively.

The following sections are organized by topics representing core needs of veterans and their families: housing, employment, healthcare, consumer protection, and benefits.

A. Housing

In 2009, President Barack Obama and the VA announced the goal of ending veteran homelessness.¹⁶ Together with partners—including the U.S. Interagency Council on Homelessness and its participating agencies—and supporters nationwide, the VA has worked to meet that goal through the

13. LEGAL SERVS. CORP., <http://www.lsc.gov/> (last visited Nov. 28, 2016).

14. LEGAL SERVS. CORP., CURRENT GRANTS: PRO BONO INNOVATION FUND, <http://www.lsc.gov/grants-grantee-resources/our-grant-programs/pro-bono-innovation-fund/current-grants> (last visited Nov. 28, 2016).

15. LEGAL SERVS. CORP., TECHNOLOGY INITIATIVE GRANT PROGRAM, <http://www.lsc.gov/grants-grantee-resources/our-grant-programs/tig#Grants> (last visited Nov. 28, 2016).

16. U.S. DEP'T OF VETERANS AFFAIRS, VA IS WORKING TO END HOMELESSNESS AMONG VETERANS (2016); U.S. INTERAGENCY COUNCIL ON HOMELESSNESS, <https://www.usich.gov/opening-doors> (last visited Nov. 28, 2016).

Homeless Veterans Outreach Initiative, an unprecedented commitment to those who served our nation but lack safe, secure housing.¹⁷ Increased programs and funding have contributed to a nearly fifty percent decrease in the number of veterans experiencing homelessness between 2010 and 2016.¹⁸ Central to those efforts are the VA's Supportive Services for Veteran Families (SSVF) program, which provides supportive services including civil legal aid to promote housing stability, and other key programs such as HUD-VA Supportive Housing (HUD-VASH) program, the VA's Veterans Justice Outreach program, DOL's Homeless Veterans' Reintegration program, and VA's Grant & Per Diem Program (G&PD).¹⁹

Under the SSVF program, the community organizations that receive the SSVF grants work to improve very low-income veteran families' housing stability by providing eligible families with case management, and various supportive services, such as obtaining VA and other benefits. In 2015, over thirty percent of SSVF grantees report the provision of legal aid to the veteran families they serve.²⁰ The legal services provided to SSVF clients include a broad range of issues that impact housing stability, such as child support, criminal records, eviction, and employment. In 2015, legal service providers were grantees, sub-grantees or partners in 120 of the 380 SSVF grants.²¹ All SSVF grantees are required at least to provide a link to legal services via referral. In addition, in 2015, the SSVF Program added specific guidance in its Program Handbook on how potential grantees may incorporate legal services into their grant applications.

Also, the VA, in collaboration with WH-LAIR and legal aid programs, provides training about the legal needs of veterans and how to incorporate legal services into efforts to help veterans obtain permanent housing. This effort has included a webinar series in 2015 to all SSVF program grantees on housing-related legal interventions and a training event in 2016 to the G&PD staff. Through these and other training efforts, VA's SSVF staff demonstrate their commitment to maximize the programs' effectiveness by incorporating legal aid and providing technical tools to their grantees do so.

17. For more information, see U.S. DEP'T OF VETERANS AFFAIRS, HOMELESS VETERANS OUTREACH, <http://www.va.gov/homeless/outreach.asp> (last visited Dec. 10, 2016).

18. See U.S. DEP'T OF VETERANS AFFAIRS, *supra* note 16 (noting that homelessness among veterans is down nearly fifty percent since 2010).

19. For more information, see U.S. DEP'T OF VETERANS AFFAIRS, HOMELESS VETERANS, <http://www.va.gov/homeless/ssvf/index.asp> (last visited Dec. 10, 2016) and U.S. DEP'T OF VETERANS AFFAIRS, GRANT AND PER DIEM PROGRAM, <https://www.va.gov/homeless/gpd.asp> (last visited Dec. 10, 2016).

20. See U.S. DEP'T OF JUSTICE, *supra* note 12.

21. *Id.*

Other strategies to address veteran homelessness include a pilot project in 2010 by the VA, HHS's Office of Child Support Enforcement, and the American Bar Association to help homeless veterans gain permanent housing through assistance with modifying child support.²² The project has provided services to over 1,000 veterans in nine sites and resolved nearly \$800,000 in state-owed child support debt.²³

DOJ's critical contribution to ensuring safe and secure housing for veterans families includes the recently announced Servicemembers Civil Relief Act Enforcement Support Pilot Program, to support enforcement efforts related to protecting the rights of current and former military personnel as part of its Servicemembers and Veterans Initiative.²⁴ The Servicemembers Civil Relief Act (SCRA) is a federal law that provides wide-ranging financial and housing protections and benefits for military members as they enter active duty.²⁵ The pilot provides full-time support for SCRA enforcement efforts through the end of Fiscal Year 2018 and funds Assistant U.S. Attorneys in districts with major military installations and additional trial attorneys in the Civil Rights Division, for a terminal period.²⁶ Local legal aid providers could reach out to their local U.S. Attorneys offices participating in this program to explore partnerships to protect their clients' rights under SCRA.

Finally, the Corporation for National and Community Service (CNCS) identifies veterans and military families as one of its focus areas for the AmeriCorps State and National (AmeriCorps), a national service program that engages thousands of men and women in intensive community service each year.²⁷ AmeriCorps provides grants to a broad range of local and national organizations and agencies committed to using service to address compelling community issues, dispensing grants nationally as well as from

22. U.S. DEP'T OF HEALTH AND HUMAN SERVS. ADMIN. FOR CHILDREN & FAMILIES, ENDING HOMELESSNESS AMONG VETERANS: THE OCSE-VA-ABA COLLABORATION PROJECT (2011), <https://www.acf.hhs.gov/css/resource/ending-homelessness-among-veterans-the-ocse-va-aba-collaboration-project>.

23. *Id.* at 2.

24. Press Release, Dep't of Justice, Dep't of Justice Announces Pilot Program to Provide Military Communities Across the Country with Dedicated Legal Support (Nov. 2, 2016), <https://www.justice.gov/opa/pr/justice-department-announces-pilot-program-provide-military-communities-across-country> [hereinafter Press Release].

25. *Id.*

26. *Id.*

27. See Corp. for Nat'l. & Cmty. Serv., *Veterans and Military Families* (2016), <https://www.nationalservice.gov/focus-areas/veterans-and-military-families>.

state service commissions.²⁸ To help legal aid providers understand AmeriCorps, CNCS and DOJ produced the *Guide to the AmeriCorps State and National Program for Legal Services Organizations*.²⁹ One example of an AmeriCorps grant specifically for legal aid to veterans went to Equal Justice Works, a nonprofit organization, to launch the Veterans Legal Corps, providing direct representation to veterans who are homeless or who are at risk of becoming homeless and with eligible military families on issues including landlord tenant matters, problems with disability and other income maintenance benefits, child support, consumer and medical debt, drivers' license reinstatement, and expungement issues.³⁰ Local and statewide legal aid organizations could explore opportunities for veterans-specific AmeriCorps applications with their state service commissions.

B. *Employment assistance*

Legal intervention can be a powerful tool to eliminate barriers to employment. Legal aid assists those with credit report issues or criminal records, who may otherwise be excluded from job opportunities, by helping to access and correct erroneous items in credit reports, and to expunge or seal those records when eligible under the state law. Other barriers with legal solutions include reinstating a revoked or suspended driver's license, untangling court debt issues, modifying child support orders, and securing certificates of rehabilitation, thereby increasing their ability to obtain and keep a job. Legal aid also helps workers secure the wages and benefits they are entitled to by representing employees at administrative hearings and helps ensure safety in the workplace.

Among the DOL's many programs that support workers, its Veterans' Employment and Training Service (VETS) specifically targets veterans with employment issues and incorporates legal aid.³¹ In particular, the VETS-funded Homeless Veterans' Reintegration Program grant allows the use of

28. To find your state service commission, see Corp. for Nat'l. & Cmty. Serv., *State Service Commissions* (2016), <https://www.nationalservice.gov/about/contact-us/state-service-commissions/>

29. See U.S. DEP'T OF JUSTICE OFFICE FOR ACCESS TO JUSTICE, FY 2016 GUIDE TO THE AMERICORPS STATE AND NATIONAL PROGRAM FOR LEGAL AID ORGANIZATIONS (2016) (providing information to legal aid providers who wish to assist veterans by participating in the AmeriCorps program).

30. Equal Justice Works, *Equal Justice Works AmeriCorps Legal Fellowships* (2016), <http://www.equaljusticeworks.org/post-grad/amicorps-legal-fellowships>.

31. See U.S. DEP'T OF LABOR, VETERANS' EMPLOYMENT AND TRAINING SERVICE (2016) (offering a variety of programs and services for veterans, transitioning military and their families so they can find meaningful employment).

grant funds for legal aid in the areas of family law, domestic violence, child support enforcement, and credit repair counseling, to support eligible homeless female veterans and veterans with families.³² Additionally, the VA's SSVF program, referenced above, allows using program funds for legal aid for issues that affect a veteran's employability.³³

For members of the armed forces, whether on overseas deployments, temporary reserve duty or other forms of military service, their special employment rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA) are enforced by the DOL and DOJ.³⁴ The purpose of USERRA is to ensure that servicemembers who leave their civilian employment and serve honorably in support of the United States' military have the assurance that once their service is completed, they will be able to return to their civilian careers with as little disruption and difficulty as possible.³⁵ When a complaint for a USERRA violation is received, DOL's VETS investigates and attempts to resolve servicemember complaints. When that is unsuccessful, the case is referred to the DOJ's Civil Rights Division to bring a federal action in appropriate cases, enforcing the legal rights of servicemembers.³⁶

C. Healthcare

Federal agencies increasingly recognize the impact of social conditions on health outcomes and legal aid's role in addressing these conditions. These agencies now encourage legal aid providers to collaborate with healthcare teams to detect, address, and prevent health-harming social conditions that have their roots in legal problems. Legal aid can help secure healthcare coverage or health benefits by appealing erroneous administrative denials of benefits or insurance. Through legal clinics in medical facilities and medical-legal partnerships (MLPs), legal aid can improve patient health by, for example, addressing substandard housing conditions such as mold or rodent or insect infestations that increase use of costly emergency room

32. U.S. DEP'T OF LABOR, HOMELESS FEMALE VETERANS' AND HOMELESS VETERANS' WITH FAMILIES PROGRAM (2016) (noting that the Homeless Female Veterans' and Homeless Veterans' with Families Program is funded through a grant managed by the U.S. Department of Labor, Veterans' Employment and Training Service).

33. U.S. DEP'T OF VETERANS AFFAIRS, SUPPORTIVE SERVICES FOR VETERAN FAMILIES PROGRAM, PROGRAM GUIDE (2015).

34. U.S. DEP'T OF LABOR, YOUR RIGHTS UNDER USERRA (Oct. 2008).

35. *See* U.S. DEP'T OF LABOR, VETS USERRA FACT SHEET (2016) (discussing the goals of USERRA to protect civilian job rights and benefits for veterans).

36. U.S. DEP'T OF JUSTICE, OVERVIEW OF EMPLOYMENT LITIGATION (2015).

visits for asthma attacks.³⁷ Legal aid also helps prepare legal documents to ensure patients' wishes are met, such as living wills and powers of attorney for medical care and financial affairs.³⁸

In recent years, the VA has taken multiple steps to increase the availability of legal aid to veterans through its medical facilities. As a policy matter, the VA issued a Directive in 2011 and a Policy Memo in 2012 to Office of General Counsel attorneys on advising VA facilities on how to refer homeless veterans to legal service providers for assistance with matters such as child support or outstanding warrants or fines, and to provide office space to legal service providers, when possible. As of September 2016, over 135 free legal clinics operated in VA medical facilities nationwide, including twelve MLPs, a more than 300 percent increase since 2012. The VA now tracks the growth of these clinics and provides legal and other technical guidance to the local VA staff coordinating these clinics.³⁹

Furthermore, in 2016, the VA created a department-wide MLP Taskforce to guide and encourage the growth of MLPs throughout VA healthcare facilities. Currently with at least twelve MLPs in six different states, the VA MLP Taskforce offers regular training sessions for potential new MLP sites, and is developing a VA-specific MLP toolkit for VA clinicians and staff.⁴⁰

While not limited to serving veterans, it is worth noting recent policy initiatives at the HHS's Health Resources & Services Administration (HRSA) that significantly expanded access to legal aid in connection with healthcare to low-income individuals. In recognition of the link between health and legal needs for vulnerable and low-income populations, in 2014, HRSA clarified its policy to make clear that legal aid may be included in the range of "enabling services" that HRSA-funded health centers can provide to meet the primary care needs of the population and communities they serve. Subsequently, the Fiscal Year 2015 Expanded Services Supplement Funding opportunity allowed health centers to propose enabling services that could be supported with the funding, which could include access to legal services for patients.

37. *See generally* NAT'L. CTR. FOR MED.-LEGAL P'SHIP, <http://medical-legalpartnership.org>. (last visited Nov. 28, 2016) (providing information on how legal aid is essential to preventing and remedying many health problems).

38. WHITE HOUSE LEGAL AID INTERAGENCY ROUND TABLE, CIVIL LEGAL AID SUPPORTS FEDERAL EFFORTS TO HELP PEOPLE ACCESS HEALTH CARE (2016).

39. For information on country-wide legal clinics associated with VA facilities and the services they provide see U.S. DEP'T OF VETERANS AFFAIRS, FREE LEGAL CLINICS IN VA FACILITIES, <http://www.va.gov/ogc/docs/LegalServices.pdf>. (last updated Oct. 2016).

40. *Id.*

D. Consumer protection

Each year, approximately 25,000,000 adults are victims of consumer fraud.⁴¹ In the worst cases, fraud can lead to homelessness and bankruptcy, and the shame of being defrauded inhibits some victims from reporting scams and seeking help. Federal agencies charged with protecting consumers, such as FTC, CFPB, and DOJ, combat fraud through enforcement actions (including investigations and lawsuits) as well as educating the public on consumer protection issues. Many of these federal programs are more effective because of partnerships with legal aid providers that help consumers assert their rights when businesses, lenders, or debt collectors have not followed the law. Legal aid can also help correct the harms caused by identity theft or credit reporting errors and can assist with reporting consumer complaints to the appropriate government agencies.

In an effort to address the impact of consumer fraud, federal agencies have developed targeted outreach and consumer education programs to assist veterans, servicemembers, and their families. The FTC, in partnership with federal, state, and non-governmental partners, leads Military Consumer, a year-round campaign to give the military and veteran communities resources to avoid scams, recover from identity theft, and manage money, credit, and debt.⁴² As part of its education and outreach about special rights that servicemembers and their families have on some consumer issues, the FTC produced the *Fraud Affects Every Community: Debt Collection* blog and video, and includes a moving first-person story of a veteran's debt collection experience and spotlights the legal assistance that helped him recover.⁴³

41. Bridget Small, *Fraud Affects 25 Million People: Recognize Anyone You Know?*, FED. TRADE COMM'N. (Apr. 22, 2016), <https://www.consumer.ftc.gov/blog/fraud-affects-25-million-people-recognize-anyone-you-know>.

42. See Jessica Rich, *Your Tool for Financial Readiness*, FED. TRADE COMM'N MILITARY CONSUMER (Nov. 15, 2016), <https://www.consumer.ftc.gov/blog/military-consumer-your-tool-financial-readiness> (providing that the FTC created the Military Consumer Toolkit to assist veterans in financial affairs).

43. See Jennifer Leach, *Fraud Affects Every Community: Debt Collection*, FED. TRADE COMM'N (Jan. 7, 2016), <https://www.consumer.ftc.gov/blog/fraud-affects-every-community-debt-collection>. Additionally, following are two examples of FTC enforcement actions showing how veterans are targeted for income scams.

In *FTC v. Blue Saguaro Marketing, LLC*, No. 2:16-cv-03406-SPL (D. Ariz. 2016), the FTC charged three individuals and five companies they control with bilking money from seniors, veterans, and debt-laden consumers by selling them a worthless money-making opportunity purportedly linked to Amazon.com, and luring them with a phony grants program.

In *FTC v. Advertising Strategies, LLC*, 2:16-cv-03353 (D. Ariz. 2016), the FTC alleged that defendants operated a fraudulent telemarketing scheme that bilks consumers by offering bogus "risk-free" money-making opportunities. Defendants represented to their consumer

Also, the FTC receives consumer complaints from veterans, servicemembers and their families and publishes statistics each year. In 2015, identity theft, imposter scams, and debt collection were the top three categories of consumer complaints from this group.⁴⁴

At the CFPB, its Office of Servicemember Affairs provides servicemembers, military families, and veterans with the information and tools to make appropriate financial decisions and to avoid unfair financial business practices. CFPB also issues annual servicemember reports detailing the data and trends surrounding complaints submitted to the CFPB by servicemembers, veterans, and their families. In 2015, 19,200 consumer complaints were filed by servicemembers (out of over 260,000 total consumer complaints).⁴⁵ Among them, forty-six percent were on debt collection, which is twice as high as the general population.⁴⁶

In 2014, the DOJ launched the Servicemembers and Veterans Initiative (Initiative) to build a comprehensive legal support network focused on protecting servicemembers, veterans, and military family members. The Initiative's engagement efforts include a website, www.servicemembers.gov, and the USAO Servicemembers Toolkit, which are designed to educate servicemembers and legal professionals about the military-specific federal statutes enforced by the DOJ and to provide the tools to protect servicemembers and veterans in the areas of financial fraud as well as employment, housing and financial affairs, and voting.⁴⁷ The Initiative's website includes DOJ pleadings and case information organized by topic⁴⁸ and also features a form that serves as an effective means by which servicemembers and veterans may bring legal issues to the attention of DOJ.⁴⁹

victims—many of whom were elderly or veterans—that the consumers would earn substantial income through websites to be owned or invested in by the consumers. Defendants collect hundreds or thousands of dollars from each victim, string their victims along with bogus updates about the status of the victims' investment earnings, and ultimately cut off communications without providing the promised investment returns.

44. See FEDERAL TRADE COMMISSION, CONSUMER SENTINEL NETWORK DATA BOOK FOR JANUARY–DECEMBER 2015 (Feb. 2015), at 18–20, <https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-january-december-2015/160229csn-2015databook.pdf>.

45. CONSUMER FIN. PROT. BUREAU, SERVICEMEMBERS 2015: A YEAR IN REVIEW (Mar. 2016).

46. *Id.* at 1.

47. See U.S. DEP'T OF JUSTICE, USAO SERVICEMEMBERS TOOLKIT (2015).

48. See U.S. DEP'T OF JUSTICE, SERVICE MEMBERS CIVIL RELIEF ACT (2016).

49. *See id.*

E. Benefits assistance

Legal aid assists veterans and their families that need access to veterans' and other public benefits by helping to determine eligibility, complete applications, and appeal erroneous denials or reductions. To allow more pro bono legal assistance for veterans applying for benefits, in 2016, the VA began actively processing requests from VA-accredited attorneys for electronic access to veteran clients' claim records. Previously, the electronic access to records was only available to the representatives of VA-recognized Veterans Service Organizations.

Also, the VA is actively pursuing improvements to its hearings and appeals process for veterans' benefits. The VA included a proposal in the 2017 President's Budget for a more streamlined appeals process setting a goal of most veterans receiving a final appeals decision within one year of filing their appeal.⁵⁰ Many veterans receive free assistance with their claims and appeals from VA-recognized Veterans Service Organizations, and the VA is exploring options for how to expand access to those and other legal aid organizations.⁵¹

III. CONCLUSION

"The men and women who bravely defend our country deserve more than just our respect—they deserve our unyielding support," said Attorney General Loretta E. Lynch when announcing a pilot program to provide military communities with dedicated legal support.⁵² The support that federal agencies strive to provide through a wide array of supportive services is often incomplete without civil legal aid, and effective collaboration with legal aid providers is key to achieving this goal. As the White House Legal Aid Interagency Roundtable works hard to educate federal program staff on the importance of legal aid and leverage existing resources to strengthen federal programs by incorporating legal aid, civil legal aid providers can proactively tap into the myriad federal resources to serve veterans more effectively.

50. U.S. DEP'T OF VETERAN AFFAIRS, 2017 PRESIDENT'S BUDGET REQUEST (2016).

51. *Id.* at 19.

52. Press Release, *supra* note 24.